State Bank of India (SBI) has not availed of any refinance assistance from National Housing Bank during the relevant period.

वित्तीय संस्थाओं द्वारा ब्याज-दर में वृद्धि

2694. **श्री रणजीत सिंह:**
डा० जिनेन्द्र कुमार जैन:

क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि सभी वित्तीय संस्थाओं ने ब्याज की दर में हाल में वृद्धि की है; और

(ख) यदि हां, तो उसके क्या कारण हैं?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह): (क) 16 अगस्त, 1991 से वित्तीय संस्थाओं की सावधि ऋण दरों को उदार बनाते हुए न्यूनतम ऋण दर 15 प्रतिशत वार्षिक कर दिया गया है। 'संस्थाओं द्वारा वित्तपोषित परियोजनाओं के संबंध में परियोजना जोखिम की अनुभूति के आधार पर वे अधिक ब्याज दरें वसूल करने के लिए स्वतंत्र हैं।

(ख) संस्थाओं को अपनी उधार दी हुई राशियों की लागत में पर्याप्त वृद्धि और संसाधन जुटाने के लिए बाजार के स्रोतों पर अधिक निर्भर रहने की अपनी आवश्यकता को ध्यान में रखते हुए ब्याज दरों में वृद्धि करनी पड़ती है।

Agriculture and Rural Debt Scheme

2695. SHRI B.K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether Government of Karnataka have made any proposals for agriculture and rural debt relief schemes; if so, the details thereof;

(b) whether these schemes were also cleared by NABARD; and

(c) whether Government propose to implement the above Schemes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) Government of India formulated Agricultural and Rural Debt Relief (ARDR) Scheme, 1990 for providing debt relief to the extent of Rs. 10,000/- per borrower to cover all overdues on short term and term loans advanced by public sector banks and Regional Rural Banks. On the advice of the Central Government, State Governments including that of Karnataka State had also formulated their own schemes on the lines of Government of India's Scheme for cooperative banks. The scheme formulated by the Government of Karnataka for the coopratives and the scheme of the Government of India for public sector banks and Regional Rural Banks have been implemented in Karnataka.

NABARD has reported that as on 7th December, 1991, Cooperatives and Regional Rural Banks have identified 7.26 lakh borrowers in Karnataka State for providing debt relief under ARDR Scheme 1990, involving Rs. 212.38 crores and all these identified borrowers have since been provided with necessary relief and loan waiver certificates. So far as Public Sector Banks are concerned, they have provided debt relief to 8.54 lakh borrowers to the extent of Rs. 277.56 crores.

Financial aid to Karnataka under OECF Japan

2696. SHRI B.K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether the Karnataka Goverment has requested for financial aid package for their projects under OECF Japan; and

(b) if so, whether in view of the importance of the project an early decision will be taken in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) Yes, Sir.

(b) The decision of the Government of Japan will be announced at the Aid-India Consortium meeting to be held in June, 1992.

Liberalisation of Gold Import Policy

2697. SHRI PRAMOD MAHAJAN: Will the Minister of FINANCE be pleased to state: